

BK 286 PG 228  
W.E. DAVIS CH. CLK.  
By: G. Starkey

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good, legal, sufficient, and valuable consideration, the receipt and sufficiency all of which is hereby acknowledged, I, the undersigned Grantor, do hereby SELL, CONVEY, AND WARRANT unto WILLIAM G. HOWELL and wife, AUBRY H. HOWELL, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described real property, together with all appurtenances and improvements located thereon, said real property being located in the County of DeSoto, State of Mississippi, and being more particularly described as follows to wit:

Lot 69, Carriage Hills Estates Subdivision, amended, in Section 23, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as shown by the plat thereof recorded in Plat Book 28, Pages 38 and 39, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

**This conveyance is subject to the subdivision and any zoning regulations in effect for the County of DeSoto, rights of way and easement for public roads and public utilities and further subject to all applicable building restrictions and restrictive covenants and easements of record.**

It is understood and agreed that the taxes for the year 1995 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor agrees to pay Grantees or their assigns any deficiency and likewise Grantee agrees to pay Grantors or their assigns any amount overpaid.

**Possession is to be given with delivery of this Deed.**

WITNESS the signature of the Grantor this the 26th day of March, 1995.

Richard Neal  
RICHARD NEAL

STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named RICHARD NEAL, who acknowledged that he signed and delivered the foregoing instrument on the day and year therein mentioned.

GIVEN UNDER MY HAND AND SEAL of office this the 28th day of March, 1995.

**My Commission Expires:**

Grantors' Address:  
Richard Neal  
P.O. Box 1396  
Southaven, MS.  
Home: 601-342-6552  
Work: 601-342-1999

SS# 488-42-4842

Grantee's Address:  
8820 Halvick  
New Haven, MS 38901  
Home: (601)-343-8371  
Work: (601)-315-5960

**THIS INSTRUMENT PREPARED BY:**

Neal H. Labovitz  
915 Ferncliff Cove, Suite 1B  
Southaven, MS 38671  
(601)342-7957